

6.5 Recipient Account Maintenance

Upon notification by the county through the setup process, the Contractor shall establish and maintain an account(s) for each recipient. The Contractor shall ensure accurate information regarding recipient demographics, account balances, account activity and account status are maintained.

Meets Requirement: Yes _____ No _____

Reference Document: _____ Page(s) _____

Description: _____

6.5.1 Maintain Account Balance

Recipients may be eligible to receive benefits in one or more programs. The Contractor shall ensure that accurate balances are maintained separately for each account. Current account balance shall be available for on-line access via an administrative terminal, balance inquiry at an ATM or POS device, and the ARU.

Meets Requirement: Yes _____ No _____

Reference Document: _____ Page(s) _____

Description: _____

6.5.2 Maintain Transaction History

The Contractor shall maintain an on-line rolling ninety (90) day transaction history for each account for access through administrative terminals and the CSC. After ninety (90) days, transaction history data shall be maintained off-line for four (4) years. At a minimum, transaction history information shall include recipient name, PAN, EBT account number, benefit program identifier, transaction type (e.g., FS purchase, FS return), FNS number for FSP transactions, merchant ID, retailer or bank name, transaction location (Regulation E descriptor), transaction amount, transaction date, settlement date, and itemized transaction fees and/or surcharges.

Up-to-the-minute information regarding cash and food stamp account balances and transaction histories must be available free to the recipient 24 hours per day through the ARU and CSC. Balance information shall also be available, though not necessarily free to the recipient, through any POS or ATM terminals with such capability. CWDs shall have access to recipient account balances and transaction history data through administrative terminals. Recipients shall be able to review the last ten (10) transactions for each program via the ARU. More extensive transaction histories shall be available through the CSC. Upon request of a recipient, the Contractor shall mail a two-month transaction history to the recipient's address within five (5) business days.

Upon request of the State or a county, transaction history information stored off-line shall be retrieved in a timeframe agreed upon between the State and the Contractor, not to exceed five (5) business days.

Meets Requirement: Yes _____ No _____

Reference Document: _____ Page(s) _____

Description: _____

6.5.3 Post Benefits

The county will transmit to the Contractor a benefit authorization file specifying a client's benefit allotment for the month (refer to Section 6.4.3, Benefit Authorization). However, no funds will be transmitted with the authorization file. Rather, benefits will be funded on the day the cardholder draws benefits. Regardless of the timing for funding benefits, for account maintenance purposes, benefit authorizations will be posted as credits to recipient accounts.

During the period in which recipients are eligible for benefits, benefits normally will be authorized for posting to the recipient's account once per month. Benefit authorization data provided by the county will reflect a staggered issuance schedule. FSP benefits, in general, will be staggered over the first ten (10) calendar days of the month; cash will be staggered over the first three (3) calendar days of the month. Authorized benefits shall be posted for availability by 5:00 A.M. Pacific Time on the designated issuance day.

In addition to monthly batch benefit authorizations, due to changes in recipient status or when new cases are added, benefits may also be authorized throughout the month. The current month's benefit allotment shall be added to any balance remaining in the account at the time of posting. For such benefit authorization transmissions, not part of the monthly batch, the transmission window and availability time shall be agreed upon between the Contractor and each county.

Benefit authorizations for expedited issuance, transmitted to the vendor via an administrative terminal, shall be posted to the appropriate account for availability immediately upon receipt of the authorizing transaction.

Meets Requirement: Yes _____ No _____

Reference Document: _____ Page(s) _____

Description: _____

6.5.4 Post Debits

As a result of purchases, cash withdrawals, and fees charged to recipients, debits will be generated for posting to recipients' accounts. The Contractor shall have the capability to capture and post account debits real time as clients perform transactions to ensure that recipient accounts are not overdrawn and that there are sufficient funds to cover all authorized transactions. The